

## **БЕДНИТЕ ДОМАКИНСТВА НА ЛИВАН: СТРАТЕГИИ ЗА ОЦЕЛЯВАНЕ**

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***Резюме:*** Въпреки че общият размер на дълга на Ливан е около 100 милиарда щатски долара, Ливан все още не е бедна държава, но е ограбена и корумпирана. Липсата на справедлива социална и икономическа политика, както и наплива на сирийци, разселени поради сирийската гражданска война в началото на 2011 г., подлага по-голямата част от населението на много тежко финансово бреме.

През месец октомври 2019 г. ливанското правителство увеличава данъците, за да финансира балансовия дефицит. Ливанската младеж се събира в знак на протест срещу повишаването на данъците, както и срещу корумпираната политическа и икономическа класа на „приемащите решения“, наречена "Революция от октомври 2019 г.", целяща да роди "Третата Ливанска Република".

С тази статия се цели да се осветлят въпросите, свързани с условията на живот на бедните домакинства на Ливан и приложимите стратегии за приходи и разходи, чрез които биха могли да оцелеят въпреки непосилното финансово бреме.

***Ключови думи:** бедност, социално-икономически статус, бедни домакинства, стратегии за оцеляване*

# LEBANON'S POOR HOUSEHOLDS: A STRUGGLE PATH TO STAY ALIVE

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**Abstract:** Although the total amount of Lebanon's debt is around 100 Billions USD, still Lebanon is not a poor country, but it is "Stolen" and "Corrupted". The lack of an equal social and economic policy led to putting the majority of the population under very heavy financial burdens, as well as the influx of Syrians displaced due to the Syrian civil war at the beginning of 2011.

On Thursday 17th of October 2019, the Lebanese government decided to increase taxes, in order to fund the balance sheet deficit. The Lebanese youth gathered in a spontaneous action to protest against the tax-raising as well as the corrupted political and economic "decision-makers" class, which called the "Revolution Of October 2019" aiming to born the "Third Lebanese Republic".

This article is shedding light on the living conditions of Lebanon's poor households and how they manage to keep alive despite the heavy financial daily burdens, as well as used income and expenditure strategies.

**Keywords:** *Poverty, Socio-economic status, Poor Households, Living Strategies*

## 1.INTRODUCTION

Lebanon considered a middle-income country in the Middle East region and based on the population of Lebanon's attitude regarding their economic issues, poverty in Lebanon, in general, kept hidden for a very long time. Few public studies and assessments have been made to up to date the situation of the poor and poverty in the country. The Living Conditions and Household Budget Survey was conducted by the Government of Lebanon and the United Nations Development Program

(UNDP), the most recent survey, goes back to 2004-2005, still, the policymakers using the results of this survey in order to plan for the policies and programs for poverty reduction.

In 2014 a study conducted by REACH for the United Nations Office for Coordination of Humanitarian Affairs (UNOCHA) concluded that the civil war in the neighbor of Lebanon (Syria) has had a direct impact on the tourism sector, as well on the real estate sector and banking in Lebanon. As a result, the Syrian civil war has indirectly lowered economic activity in Lebanon and indeed boosted up the downward trend in economic growth in 2014 was 1.8 percent<sup>1</sup>.

Whilst the Lebanese economy has slowly continued to grow, poverty in the country remains prominent. Around 30 percent of the population of Lebanon total of approximately 5.5(no formal census) million people live below \$4 a day. The poverty rate in North Lebanon and its rural regions is much high than in areas like the capital city of Beirut and its suburbs.

Lebanon's youth unemployment rate is 37 percent<sup>2</sup>, and the high levels of informal labor, were major issues pre-crisis in the country. In particular, the high rates of poverty were located in parts of the country more than other parts, there were typical poor belts in Lebanon: in some areas, of North Lebanon, Tripoli, Akkar, as well as in Bekaa, Baalbeck-Hermel and relatively in South Lebanon.

According to the 2018 report released by The Government of Lebanon estimates, the number of Syrians is around 1.5 million Syrians including 950,3341 registered as refugees with UNHCR, are vulnerable, required emergency aid as well as development assistance.

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<sup>1</sup> -World Bank national accounts data, and OECD National Accounts data files)

<sup>2</sup> - Arab Weekly Digest, Interview with Minister of Labor, Beirut, August 2017.

"One-third of the Lebanese are poor," according to former United Nations Economic and Social Commission for Western Asia (ESCWA) AdibNehme<sup>3</sup>.

This article is shedding light on the living conditions and challenges of poor households, income and expenditure strategies as well as, how they manage to keep alive despite the heavy financial daily burdens, along with the minimum governmental social support.

## **2-CONTEMPORARY DIMENSIONS OF POVERTY AND SOCIAL INEQUALITY**

The literature on poverty suggests various definitions, each highlighting the point of view of the researcher. An International Poverty Centre paper in 2006 grouped the different definitions in four categories, namely, those based on 'income or its proxy', 'material lack or want', 'capability deprivation' and 'multi-dimensional view of deprivation'<sup>4</sup>. However, in general, it is accepted and agreed that poverty is a human rights denial which causes a multi-dimensional deprivation, whether for the households and for individuals.

Inequality goes hand in hand with poverty in many ways, it does not only determine the access of a given people or individuals to their abilities in exercising their rights, but it also resumed as a result of poverty. From this point of view, inequality is considered as an important factor of poverty that must be well understood and traced to reduce poverty. The inequality term refers to" when people are not treated as equals, with the same privileges, status, and rights due to

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<sup>3</sup> - Modified from The World Bank Group MENA Region, Lebanon: Promoting Poverty Reduction and Shared Prosperity: A Systematic Country Diagnostic 2015.

<sup>4</sup> -Modified from The World Bank Group MENA Region, Lebanon: Promoting Poverty Reduction and Shared Prosperity: A Systematic Country Diagnostic 2015.

their common humanity"<sup>5</sup>. To tackle the inequality issues it is important to support the disadvantaged with convenient resources in order to level and equal the opportunities.

According to the World Bank 2019 report, about a third of the Lebanese people live in poverty and it could increase. The influx of Syrian refugees resulted in more challenges to the country's GDP and exhausted public finances.

Lebanon has adopted "The free market" as an economic concept which, relies on tourism for its income as well on service-oriented businesses such as banking. Lebanon from 1975-1990 suffered from its civil war results in slowing its economic progress. When the war ended Lebanon had to borrow for the reconstruction and rebuilding stage, In the years that followed.

According to the national report of the year 2007, which based on a study conducted by UNDP and the government of Lebanon represented by The Ministry Of Social Affairs "Poverty, Growth and Income Distribution in Lebanon" which considered the most recent poverty study of the population of Lebanon. As a conclusion, it draws a lower poverty line of \$2.40/individual/day and an upper poverty line of \$4.00/individual/day. However, both studies have concluded that disproportion between the districts(Mouhafazza) of Lebanon is flagrant with Bekaa, Nabatieh, South Lebanon and North Lebanon showed the higher deprivation rate and Mount Lebanon and Beirut the least deprived districts in Lebanon.

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<sup>5</sup> - POVERTY, INEQUALITY AND SOCIAL PROTECTION IN LEBANON 2016  
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Policy and International Affairs

### 3-PROBLEMS OF POOR HOUSEHOLDS IN LEBANON

Even though poor households can live in different parts of the country, yet , there are some common features that emerged from the profile of the individuals that can be presented as general characteristics of poor households in Lebanon.

The adult male members of the households with no income or earning, along with households headed by women, have the lower-income rates; meaning that these kind of households rely on the support of informal social support to stay alive.

The main expense for all poor households is Food cover in average of 35–50% of the total expenditure<sup>6</sup>; expenditure over the health and education are in between of 15–20% each;while debt repayment(if any) and housing costs ,which include rent, electricity, and water calling for the other major expense for the majority of households.

In general, the annual income of the household in Lebanon varies between \$4,000 and \$8,400/year, which means that the Lebanese poor household struggling to survive with an income that is lower than the poverty lines defined in 2008 by UNDP, even years before the civil war in Syria which has been escalated and impacted severely the Lebanese economy. For example, any given household with five members(Man, Women , and three children) need an income of \$7,300 per year to live a dignified life that is above the upper poverty line, and a minimum of \$4,380 per year to be protected and away from being in the extreme poverty.

The typical size of the household is between five and eight members, which mostly relies on the income of one-earner mainly the(father). However, other

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<sup>6</sup> - Poverty, Inequality and Social Protection in Lebanon January 2016 Study conducted by NupurKukrety, Independent Consultant, Oxfam GB and Issam Fares Institute of American University Beirut

members of some household also could contribute on an irregular basis, usually the elder son.

The public or formal education in Lebanon, could be the main barrier for the man headed of poor households. It is true there is a lot of public schools all around the country, but it is about its quality versus private school<sup>7</sup>. Poor households, with a degree from public school, can not compete for the educational level of a private school, sub consequently, their low level of education and lack of skills as the biggest obstruction to its ability to access a well-paid job.

-Expenditure strategies:

Lebanese poor households rely on the informal labor market to survive, mainly they work in the agriculture, construction and services sectors. usually, their jobs is irregular and they do not have fixed contracts, therefore the cash flow of the household's income is irregular. In general, income is lower than the poverty line. Thus, poor households current socio-economic status is suffering from a continuation of the downward spiral.

Many studied regarding poor households' conditions in Lebanon indicate that livelihood systems of Lebanese poor households, as well most of the annual income of the poor households have not changed in the past 6 years. However, some of them, on the contrary, their annual incomes have reduced by 25–30% in the last 4 years. This meant that they are struggling to live in dignity, as they do not have a fixed job , as well they , always, have to look for work to have a steady income to meet their basic needs.

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<sup>7</sup> - The Negative Face of the Lebanese Education System NemerFrayha 2009

In 2011, at the beginning of the civil war in Syria, Lebanon witnessed a huge influx of Syrian refugees for so many years<sup>8</sup>, resulting in an exacerbated stress on the livelihood systems of Lebanese poor households by increasing the competition over the jobs. As they are informal workers and semi-skilled individuals, it will not be surprising that the poor households of Lebanon, will face hard competition from the well-skilled Syrian refugees who are also, in an extremely powerless situation, but they are willing to work in any kind of jobs, even with fewer wages than the Lebanese workers to ensure bread for their children.

It should be noted, that the Lebanese employers have a clear tendency to hiring Syrian workers, in particular, because they are more flexible regarding the working hours, wages and type of work. Above all that, the employer is not obliged to supply nor to present any kind of social security benefits for Syrian labors. As well, we should be aware that many Syrian workers were working for Lebanese employers along time before the beginning of the civil war in Syria as well, and the negative perceptions toward them were the same. This kind of behavior adopted by Lebanese employers highlights , in a clear way, the exploitative nature of the Lebanese labor market, which pushes the Lebanese workers to be more and more vulnerable and struggling more for a living. The lack of implementation of labor laws in Lebanon means, that the Lebanese poor households can not escape from the exploitative work arrangements and subsequently, they will be as prisoners in the same poverty spiral.

“As the economic situation becomes more and more challenging, more than ever, international solidarity needs to match the hospitality of Lebanon as a host country. It is our duty to share the responsibility and provide all the help and

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<sup>8</sup> - [www.ilo.org](http://www.ilo.org) › public › generic document › wcms\_240130

support needed”<sup>9</sup>,said UN Resident and Humanitarian Coordinator Philippe Lazzarini.

Minister of Social Affairs Pierre BouAssi said: “I hope that this will be the last year we launch a Lebanon Crisis Response Plan, I wish for all refugees to return to their land and country, their work and schools.” He added: “the Lebanese state should be part of any project or action and that the money allocated for Lebanese is not enough we aim to reach a value of US \$100 million per year to have a direct and sustainable impact on the lives of citizens.”<sup>10</sup>

Lebanese poor households struggled to manage their basic expenses in light of the stagnancy of their irregular incomes and the prices increasing of essential commodities. Food to them considered as the main expense and it is about 35–50% of their annual expenditure. While for the refugee population, It is the second most important expense, however, the rent is the biggest and most important of their expenditure. The basic food items prices (bread, sugar, oil, rice, salt, etc.) increased by more than 20 %. No need to mention, that the prices increasing of the basic items will push the poor to experience serious implications for their household economies.

Bread is the most important food item for Lebanese and Lebanese poor households. During recent years, the bread's price has not changed and still static; however, it must be indicated that the number of loaves as well its size and its weight has reduced. This formula" low incomes versus the high cost of essential commodities", is very crucial and fatal for the poor Lebanese households, they are

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<sup>9</sup> - <https://www.unhcr.org/lb/12078-2019-lebanon-crisis-response-plan-appeals-for-us-2-62-billion.html>

<sup>10</sup> -<https://www.pressreader.com/lebanon/the-daily-starlebanon/20190201/281569471961559>

effectively facing a very hard situation and struggling to meet their basic daily needs, along with a progressive decreasing in their purchasing power.

Another major issue that burdens the Lebanese poor households is the health expenditure, it plays a fatal role in the weakening of their economy and it forms about 20% of the household of their expenditure. Needless to say, the public health system is perhaps inadequate, enough, to meet their needs. Some local reports referred this issue to the cost of health services, as well to the reduced availability of medicines and a general degradation in the quality of services provided by dispensaries and public hospitals. International Ngo's referred this, to the unexpected demand increasing for health services by the Syrian refugees due to war in Syria, combined with the pre-existing issues, such as inadequate cash flow and lack for medical staff in health centres, specifically in Bekaa and North Lebanon. Weak medical services at public hospitals and dispensaries, obliged the Lebanese households to seek private medical centres, which is, obviously more expensive.

Any member of the household can be affected by sudden ill health and it significantly drains its limited resources. If the health of the principal income provider is affected, it will cause extreme stress on an already fragile household economy. The daily workers in the construction, transportation, peddler, porter, etc... are subject to any kind of sudden illness due to their hard job nature. Interestingly, they are not willing to change their profession for only one reason, which is income is relatively higher as well they are being paid on a daily basis. The medical emergencies or sudden illness or for the Lebanese poor household also seemed to play a major role in destabilizing its economy. These unexpected expenses require most of the time borrowing big amounts that take too long to repay. Unofficial reports estimated that less than 50% of Lebanese are formally

covered by health insurance, whether private or public<sup>11</sup>, and ILO sources confirm that the poor households can not afford seeking medical care, and always postponed until it is too late for treatment.

-Income strategies:

One of the most commonly used tools by the Lebanese poor households to overcome their economic stresses and shocks in Lebanon is borrowing. While borrowing money is common even among not poor households, poor households tend to use many channels of lending and reimburse just enough to keep the loans channel functioning. Data and Information on informal loans are extremely difficult to be revealed because loans or credits are such a usual part of poor household's daily life that it is considered as a normal act in most cases and, it is not mentioned unless if specifically asked. Majority of these loans taken from informal sources to meet basic needs. The main sources of borrowing are often from stores for food, groceries, medicines, etc., while cash money is borrowed to cover unexpected and big expenses. Noting that, loans are either furnished by informal sources such as friends and relatives or by formal microloans institutions at a high-interest rate. Informal loans use to be interest-free.

Another commonly used tool is controlling meal expenditure by poor households to ease their economic stress. Downsizing in the number of meals<sup>12</sup> as well as in the quantity consumed, purchasing cheaper and lower quality food, reducing in consuming meat, chicken or fish products are among the most common strategies used by poor households. Although, adults in poor households give priority to the

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<sup>11</sup> - <http://siteresources.worldbank.org/INTHSD/Resources/376278-1261143298590/6660179-1280173228245/LebanonNHA.pdf>

<sup>12</sup> -<http://www.thenewhumanitarian.org/report/95088/swaziland-diets-downsized-financial-crisis>

needs of children when it comes to decreasing food expenditure, some times they find themselves obliged to reduce food consumption for the entire family and rely on bread and tea as the main course, in particular during the winter months. Needless to mention, that this kind of strategy is very dangerous as well it can, and will result in serious implications on the growth of children. It is well known that well-feed children are able to get better educational results, and they are 33% more likely to escape poverty spiral as becoming adults. As well, as for well-feed girls, there is a higher chance of becoming empowered and well-skilled adults, and they are 10% more likely to run their own business. According to "the Fall 2014 issue of Lebanon Economic Monitor"(12) mentioned that 'Beka'a residents, for instance, reported mostly having to purchase food on credit (59 percent), borrow food (42 percent), and are spending from their own savings (37 percent). North residents buy "only afford to" food items (43 percent), reduce the quality of meals (40 percent) and spend from savings (40 percent)'.

The other way in which poor Lebanese households control their expenditure is by reducing or even ceasing expenditure on health and education. While education must be given a high priority by all poor households as the main tool to escape poverty spiral, yet children have to drop school to help and assist the household economy, from the other side there is " Public School Strategy" is common by poor households to control the expenditure on education. It is well known that the quality of education in the majority of public schools leaves many questions, but it could be way out of poverty for many poor household individuals. However, it is hard to find any difference between boys' and girls' access to primary education; but by the observation, we can mention that girls are more likely to drop out of school at the secondary and get married to ease poor household economy, sometimes they succeeded to escape poverty. Children of poor households are

struggling to be able to complete their education even basic level. This will keep them in the spiral of low-skilled as well as low paid jobs.

The health care issue put a heavy burden on the poor Lebanese household economy. Medical cost in Lebanon is very high, and the medical service quality is not the same in all Lebanese districts, whether in the private medical sector or in the public medical sector. When facing illness situations, poor households tend to postpone the expense of health, particularly for chronic illnesses. This strategy also will potentially result in dangerous implications as the household may be obliged to find out and adopt undesired steps to meet high medical costs.

Women in poor households have two roles to play, with the first role requires is to take care of members of the households, and the second to support the household economy throughout their financial contribution. Generally, women in poor households supporting the household economy with their incomes by a suitable work that fits them the most which are home-based, but these home based works, however, are low paid, without any access to social security neither other fixed-job benefits.

Women, in particular, seemed to be are disadvantaged in the Lebanese labor market<sup>13</sup> due to two main reasons: they either lack to have experience of work , especially when they look for a job after starting a family, the other reason is perceived looking for work that suits their responsibilities at home. Women have the tendency to keep moving in and out of the labor market because of their multi responsibilities such as, child caring, family shouldering as well as the lack for maternity leave or benefits ,in case the women do not work in a formal institution, that allow women to keep their jobs during giving birth periods. Most women of

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<sup>13</sup> - [https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms\\_559673.pdf](https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_559673.pdf)

poor households working as cleaners or in the sewing sector, and very few having fixed employment, with the majority of them not receiving social security benefits.

Another major attribute that plays a big role that limits the participation of the women of the poor household in the economy of the family is its poor educational status. It is true that the majority of men in poor households also seems to have low levels of education, yet the lower society tends to restrict women to low status and low-paid jobs.

The most vulnerable in the Lebanese society is Women-headed households .they are facing seriously struggling to lead a dignified life. the woman-headed household are in fight. Women's heads - household have exhausting tasks of balancing between two opposing forces: first is to have to earn an income and second is caring responsibilities. Information regarding this issue shows that the majority of woman-headed households survive on very low incomes and most of times rely on the informal support networks for survival.

Most of the women head households are working for desk-based jobs or for a job that in their opinion meets their skill, such as activities in agriculture, and grocery stores. Needless to mention and based on the market labor observation, that there is a wage differentiation between women and men because of the difference in the work's nature done by each category. In cases of the same job, there seems to be a very slim difference in the wages between them. Recent studies were unable to confirm or not this issue. According to study conducted in 2013 by the Emergency Market Mapping and Analysis (EMMA), concluded there is a differentiation in wages in the agriculture sector between men and women.

Avery important factor that restricted headed women poor households is the increased threats of sexual harassment which limit their ability to access paid

employment. This perceived in two contexts: first in the context of having a job with unknown people living close to their workplace, and second in the context of their boss tends to take advantage of fragile status and their need for the job.

## **CONCLUSION**

Poor Households in Lebanon is not a new phenomenon. This article highlights their existed problem and how they struggling in Lebanon.

Unrest for many years, political turmoil, economic growth is slowing down, huge numbers of skilled Labors Syrians influx due to the civil war in Syria, meant that Lebanon's poor households will live in the poverty cycle for a long time. The efforts have been made at the national level to decrease the poverty level in the country is very few.

Lebanese Poor households are typically characterized by low wages and big size(5-8 members); they are working in the informal labor market particularly in the agriculture, construction and service sectors; to meet their basic needs, having a low levels of education; they are depending on other persons or Ngo's for survival, living in poor neighborhoods as well as poor infrastructure and weak services.

Lebanese Woman-headed households across the nation are most vulnerable. Needless to say, their low educational levels, as well as lack of competence and experience besides the discrimination in the Lebanese labor market, will automatically put women in a weak position when they seek a job.

Food is the main expenditure component for Lebanese Poor households, consisting of 40–50% of their budget. The public education and healthcare services are weak in Lebanon and with the extra pressure on them by the Syrian influx, these services are now extremely stretched, which pushed the Lebanese

poor households to seek these services, particularly healthcare, from private providers. These led to an increase in the expenses of the poor household.

The concept of borrow from various channels and repaying the minimum amount in order to keep the flow of credit is a very common strategy among poor households, just to meet basic needs. Lebanese Poor households work under extreme risks, using all possible ways to secure the most basic needs for their families.

### **RECOMMENDATIONS**

The social protection concept has one main purpose is to provide a basic safety net to ensure that the population is able to deal with shocks without having to compromise on their rights. To escape poverty, it is important that the poor, are protected from risks in their life cycle. This will not only support poor households, but it will also halt the transfer cycle of poverty by providing all populations with an equal start in life.

Based on we do recommend the following:

- All the Lebanese population poor or not should have access and covered by essential Healthcare services.
- All children must have a formal allocation from the Government Of Lebanon.
- The Lebanese Labor Market must be protected as well as the Lebanese workforce has the priority in employment opportunities at all levels.
- The Elders and disables must have access to essential Healthcare as well as social priorities and income to live in dignity.
- The widows must be supported with discounts on social and educational levels.

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